In the light of representations received by RBI from members of public/banks expressing certain difficulties in complying with the requirement of photographs and hardships being faced by the small depositors, especially in rural and semi-urban areas, some relation was made in RBI's earlier instructions and banks were advised on 10.9.94 not to insist on photographs in following cases:

(i) New savings bank accounts where cheque facility is not provided, and

(ii) Fixed and other term deposits upto and inclusive of an amount of Rs. 10,000/-

Further, if a depositor has a term deposit of less than Rs. 10,000/-but he/she is also having a savings bank accounts with cheque facility or a current account, it will be necessary to have the photograph of the depositor.

(b) No, Sir.

(c) As per the established banking procedure, all deposit accounts are required to be properly introduced. When an account holder does not personally call at the branch to introduce an account, the fact of his having introduced a new account has to be got confirmed by him in writing.

(d) Does not arise.

Request of private airlines to be allowed on international routes

*270. SHRI SOLIPETA RAMACHANDRA REDDY: Will the Minister of CIVIL AVIATION be pleased to state the action taken on representation by private airlines to allow them to operate on international routes not covered by the Air India and Indian Airlines?

THE MINISTER OF CIVIL AVIATION (SHRI C.M. IBRAHIM): Under the existing policy, private airlines are not designated for scheduled international operations. No private airline has come forward to operate scheduled passenger services on routes which are not operated by national carriers.

Amendments to Succession Act for benefiting Christians

*271. SHRI JOY NADUKKARA: Will the Minister of LAW AND JUSTICE be pleased to state whether Government would take the initiative to make suitable amendments to the Succession Act so that the benefits enjoyed by Hindus as to wills may not be denied to Ghristians?

THE MINISTER OF STATE OF THE MINISTRY OF LAW AND JUSTICE (SHRI RAMAKANT D. KHALAP): The question of undertaking Parliamentary legislation for amending the Indian Succession Act, 1925 for the purpose will be considered by the Central Government as and when the necessary initiative for such changes comes from the Christian community itself.

Private Placement of Loanable Fund by ICICI, UTI and IDBI

*272. SHRI ASHOK MITRA: Will the Minister of FINANCE be pleased to state:

(a) the amount of private placement of loanable funds by the Industrial Credit and Investment Corporation of India, the Unit Trust of India and the Industrial Development Bank of India during 1993-94 & 1994-95 and 1995-96;

(b) the case of each institution and for each of the mentioned years the proportion of private placements going to the Railiance Group of Industries; and

(c) whether any general guidelines have been laid down for participation in such private placements by public financial institutions?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) As per the information provided by Industrial Credit and investment Coporation of India Ltd. (ICICI), Unit Trust of India (UTI) and Industrial